

City of Cincinnati & Hamilton County Departments of Community Development
American Dream Downpayment Initiative Application Form

Complete all entries that are applicable. Failure to supply all necessary information will delay processing of your application. All responses are confidential.

Applicant:

Last Name/First Name/Middle Initial

Date of Birth
/ /

Marital Status (circle)
Single Married Divorced Separated

Address

City/State/Zip

Phone #

Social Sec. #

Spouse/Co-Applicant

Last Name/First Name/M.I.

Date of Birth
/ /

Marital Status (circle)
Single Married Divorced Separated

Address

City/State/Zip

Phone #

Social Sec. #

Race/Ethnicity-Complete the following for the head of household. Circle appropriate response.

Single Race:

Alaskan Native or American IndianAsianBlack or African AmericanNative Hawaiian or Pacific IslanderWhite

Multi-Race:

Alaskan Native or American Indian and WhiteAsian and WhiteBlack or African American and White
Alaskan Native or American Indian and Black or African AmericanOther Multi-Racial Group

Ethnicity (to be completed by all applicants):

HispanicNon-Hispanic

Other Household Members-List requested information for all other members of household. If additional space is required, attach separate sheet.

Last Name, First Name, M.I.	Relationship to Applicant(s)	Date of Birth	Social Security #
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	

Household Income- List total number of members in household and gross family income (total income for all family members before taxes).

Number of Persons in Household	Gross Family Income	# of Persons in Household Earning Income

Employment-List requested information for all adult members of household (18 and over) who are employed. If an individual has more than one employer, list each separately. If additional space is required, attach separate sheet.

Family Member Name	Employer Name & Full Address	Telephone #	Position Held	Gross Earnings (circle appropriate interval)
		()		\$ wkly/bi-wkly/mnthly/yrly
		()		\$ wkly/bi-wkly/mnthly/yrly
		()		\$ wkly/bi-wkly/mnthly/yrly
		()		\$ wkly/bi-wkly/mnthly/yrly

Savings & Investments-List requested information for checking, savings, certificates of deposit, mutual funds, stocks, etc. for adult members of household. If additional space is required, attach separate sheet. Do not list retirement accounts such as IRA's, 401K, etc.

Acct. in Name Of:	Name, Address & Phone # of Financial Institution	Type of Instrument (checking, savings, C.D., stock, etc.)	Account #	Balance/Value

I verify that all information provided on this application and the attached Income Worksheet is true and correct. I realize that I may be held civilly and criminally responsible under federal and state law for knowingly providing any false or fraudulent information.

Applicant Signature

Date

Spouse/Co-Applicant Signature

Date

American Dream Downpayment Initiative Income Worksheet

Applicant Name:			SS#		
	Family Member Name				
	a)	b)	c)	d)	Subtotal (add a-d)
1. Wages, salaries, tips, etc.					
2. Taxable interest					
3. Dividend income					
4. Taxable refunds/credits/offsets of state/ local income taxes					
5. Alimony received					
6. Business income (or loss)					
7. Capital gain (or loss)					
8. Other gains (or losses)					
9. Taxable amount of IRA distributions					
10. Taxable amount of pensions and annuities					
11. Rental real estate, royalties, partnerships, trusts, etc.					
12. Farm income (or loss)					
13. Unemployment compensation					
14. Taxable amounts of Social Security benefits					
15. Other income					
16. Subtotal (lines 1-15)					
17. IRA deduction					
18. Medical savings account deduction					
19. Moving expenses					
20. One-half of self - employment tax					
21. Self-employed health insurance deduction					
22. Keogh and self-employed SEP and SIMPLE plans					
23. Penalty on early withdrawal of savings					
24. Paid alimony					
25. Subtotal (lines 17-24)					
26. Subtract line 25 from line 16. This is Adjusted Gross Income					

Instructions for Completing Income Worksheet

The income worksheet above must be completed for all adult members (18 or older) of the household who have any of the types of income or deductions listed. Space has been provided on the form for up to 4 family members (columns a-d). If additional space is required, please photocopy the form. The form should be completed as you would a federal income tax return. It may be helpful to use a previous year’s tax return as a reference tool, however, all data on the form should be for the current year. **All** entries should reflect annual amounts. For example, if your present salary is \$2,000 per month, the figure entered on line 1 would be \$24,000 (12 months x \$2000).

The rules governing each entry are the same as those for completing an IRS Form 1040 tax return. Should you find you have questions regarding rules for a particular entry, please go to the Internal Revenue Service website at www.irs.gov. Using the “Search Forms and Publications For” box, perform a search for “Form 1040”. You will be directed to a page with a link to instructions for Form 1040.

You must provide at least 2 pieces of supporting documentation for each entry on the income worksheet. Generally, these would be copies of the two most recent statements or summaries for the given item. Some examples of supporting documentation are ***copies*** of the following:

- check stubs that support figures provided for wages, salary, unemployment compensation, pension, social security, disability, etc.;
- bank statements indicating interest earned on savings, certificates of deposit, etc.;
- quarterly or monthly statements indicating dividends earned from stocks, mutual funds, etc.;

Failure to supply adequate documentation will result in the return of your application. Mail completed application and verifications to the appropriate address below.

For home purchase in City of Cincinnati:
Tashawa Perrin, Program Manager
Two Centennial Plaza
805 Central Avenue
Cincinnati, Ohio 45202

For home purchase in balance of Hamilton County:
Patrick Hanrahan, Program Coordinator
Hamilton County Dept. of Community Development
630 Main Street, 1st Floor
Cincinnati, OH 45202

